

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 7th day of June, 2007, Beverly McGhee and Hubert McGhee, a married couple, executed a deed of trust in favor of Accurate Title & Escrow, Inc., Trustee, for the benefit of the owner and holder of a certain indebtedness, Mortgage Electronic Registration Systems, Inc., solely as nominee for Homeland Capital Mortgage.

Said deed of trust is of record in Deed of Trust Book 2,736 at Page 309 in the office of the Chancery Clerk of DeSoto County, Mississippi pertaining to the following described property situated in said County and State, to-wit:

See attached Exhibit "A"

WHEREAS, the aforesaid deed of trust was assigned to CitiMortgage, Inc., by instrument dated July 29, 2008, and recorded in the office of the aforesaid Chancery Clerk in Book 2,932 at Page 446; and

WHEREAS, the owner and holder of said indebtedness has requested foreclosure proceedings to be instituted; and

WHEREAS, the undersigned owner and holder of said indebtedness does hereby desire T. Frank Collins to act as trustee in the place and stead of Accurate Title & Escrow, Inc., as appointed under said deed of trust, the undersigned does hereby in accordance with the terms of said deed of trust, appoint, nominate and constitute the said T. Frank Collins as Substitute Trustee in the place and stead of the said Accurate Title & Escrow, Inc. or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, the said owner and holder has further requested the said T. Frank Collins, Substitute Trustee, under said deed of trust to proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said deed of trust as though the said T. Frank Collins had been originally appointed as Trustee thereunder.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 5th day of August, 2008.

CitiMortgage, Inc.

By: _____

Eddie Crespo

Title: Assist. V. P.

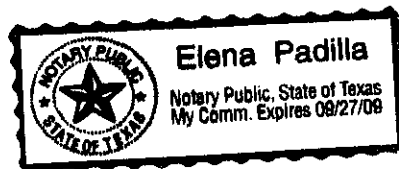
STATE OF TEXAS
COUNTY OF TEXAS

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 5 day of August, 2008, within my jurisdiction, the within named Eddie Crespo duly identified before me, who acknowledged that he/she is Assist. V. P. of CitiMortgage, Inc., and that for and on behalf of said corporation, and as its act and deed and that in said respective capacity, he/she executed the above and foregoing instrument, after first having been duly authorized so to do.

(SEAL)

My Commission Expires:

09/27/09


NOTARY PUBLIC
Prepared By and Return To:

T. Frank Collins, Esq.
Collins & Associates, PLLC
599 B Steed Road
Ridgeland, Mississippi 39157
Telephone: 601-853-4400

Exhibit "A"

Lot 66, Phase 3, Section C, The Arbors of Wedgewood Subdivision, situated in Section 35, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 99, Page 35 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Security Builders, Inc., by Warranty Deed from Tailwind Development, LLC, dated 09/08/2006 of record as Book 539, Page 488 Register's Office for DeSoto County, Mississippi.

Also being the same property conveyed to Building Dreams Construction, LLC, by Warranty Deed from Security Builders, Inc., dated 09/11/2006 of record as Book 539, Page 489 Register's Office for DeSoto County, Mississippi.

Also being the same property conveyed to Hubert McGhee and wife, Beverly McGhee, as tenants by the entirety with full rights of survivorship from Building Dreams Construction, LLC, by Warranty Deed being recorded simultaneously herewith in the Register's Office of DeSoto County, Mississippi.

Property Address: 4766 Waterstone Drive
Olive Branch, Mississippi 38654